

GROUP POLICY AMENDMENT NO. 3

Attached to and made a part of Group Policy 343646-G issued to
City of Vancouver as Policyholder.

Effective January 1, 2008, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Becoming Insured portion of the **Coverage Features** is amended to provide the following:

Class Definition:

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|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Class 1: | Firefighters, Police and Fire Command Members, Exempt Housing Authority Members, Deputy Fire Marshals, Vancouver Historic Reserve Trust Members, Coalition Members, OPEIU Members, and Non-Union Members (other than Members in the M series) |
| Class 2: | Police Guild Members and Non-exempt Housing Authority Members, |
| Class 3: | M series Members |

2. The Schedule of Insurance portion of the **Coverage Features** is amended to provide the following Life Insurance Benefit and AD&D Insurance Benefit for Class 3:

Life Insurance Benefit: 1 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$200,000.

AD&D Insurance Benefit: The amount of your AD&D Insurance Benefit is equal to the amount of your Life Insurance Benefit. The amount payable for certain Losses is less than 100% of the AD&D Insurance Benefit. See AD&D Table Of Losses.

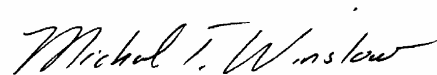
After you reach age 70, the amount of your insurance will be reduced according to the Reductions in Insurance shown in the **Coverage Features**.

STANDARD INSURANCE COMPANY

By



President



Secretary